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GOVERNMENT OF GOA

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GOVERNMENT OF GOA

Department of Agriculture

Directorate of Agriculture

NATIONAL AGRICULTURAL INSURANCE
SCHEME(RASHTRIYA KRISHI BIMA YOJANA)
RABI SEASON 2010-11

Order

3/4/P&E/STAT/17/D.Agro/2010-11

Read: (1) Letter No. 13011/04/2004-Credit-II dated 11-8-2010 from Government of India, Ministry of Agriculture, Department of Agriculture & Co-operation, New Delhi.

The New National Agricultural Insurance Scheme (NAIS) is being implemented from Rabi 1999-2000 season. The State Government is also implementing this Scheme in the State of Goa from the Rabi 1999-2000 season at the taluka level in collaboration with Agriculture Insurance Company of India Ltd. (AIC). The Scheme will be continued during Rabi 2010-11 season with effect from 1st October, 2010.

1. That, the Scheme would broadly cover Paddy, Pulses and Groundnut crops at the taluka level with unit of Insurance as taluka for paddy, pulses and groundnut. The following crops and areas are hereby notified to be covered under this Scheme for Rabi 2010-11 season.

Sr. No.	Notified Crops	Notified Talukas	Remarks
1.	Paddy	Pernem, Satari, Bicholim, Bardez, Tiswadi, Ponda, Quepem, Sanguem, Canacona, Salcete and Mormugao	—
2.	Pulses	1. Bardez and Pernem 2. Bicholim and Satari 3. Ponda and Tiswadi 4. Sanguem, Quepem and Canacona 5. Salcete & Mormugao	Each group of talukas will be considered as one unit for crop cutting experiments.
3.	Groundnut	1. Pernem, Bicholim and Bardez	The group of three talukas will be considered as one unit for crop cutting experiments.

2. That, the premium rate for Rabi 2010-11 season would be 2.00% for paddy, 2.00% for pulses and 2.00% for groundnut crops of the sum insured or the actuarial rate whichever is less.

3. That under the Scheme, insurance coverage is compulsory for all loanee farmers availing Seasonal Agricultural Operations (SAO) loans from Financial Institutions for notified crops in notified areas upto the full loan amount. Additional coverage under the Scheme is also available (at the option of farmer), beyond the loan amount upto the value of 150% of average yield (Average yield of the State is based on yield of past 3 years in case of paddy and past 5 years in case of Pulses and Groundnut crops). The maximum value of additional coverage is equivalent to State average yield multiplied by Minimum Support Price (MSP) announced by the Government of India or the Market Price (MP) where MSPs are not announced in the last season/year.

4. That for loanee farmers, in such cases where amount of crop loan availed works out to be more than either the value of Threshold Yield or 150% of Average Yield, normal premium rates (lowest of flat rates or actuarial rates) shall be applicable on the full amount of loan availed, as full amount of loan is to be compulsorily insured. The crop-wise levels of indemnity, limits of sum insured and applicable premium rates in the State are given below:—

Notified Crops	Level of Indemnity	Normal Coverage per ha. (upto value of T.Y. value)		Additional Coverage per ha. (beyond T.Y. and upto 150% of A.Y.)		Total Coverage (per ha.)
		Sum Insured (Rs.)	Normal Premium Rate (in %)	Sum Insured upto (Rs.)	Actuarial Premium Rate (in %)	
Paddy	90%	33642	2.00	22428	2.60	56070
Pulses	80%	18340	2.00	16047	4.95	34387
Groundnut	80%	42449	2.00	37143	7.55	79592

5. That coverage is also available for all non-loanee farmers on optional basis. The sum insured in case of non-loanee farmer is calculated on the basis of value of T. Y. i.e. Threshold Yield multiplied by MSP and it can be extended to the value of 150% of Average yield.

6. The Financial Institutions shall compulsorily cover all crop loans disbursed for notified crops through Kisan Credit Cards and banks shall maintain necessary registers and control for smooth and effective coverage of loan.

In case the total amount of loan for particular crop withdrawn through KCC during the season exceeds the sub-limit fixed for the crop then the sum insured shall be limited to the sub-limit fixed for such crop in the KCC. The KCC sub-limit for consumption, medium term loans, allied activities and uninsurable crop loans are not eligible for coverage.

The Banks shall ensure the following while giving loans through KCC.

(a) The "Credit Appraisal Form" received from the farmer by the bank for issuance of KCC, contains detailed information with regard to the extent of land holding, crops grown, etc., the banks should have no problem in specifying the credit limits for each crop separately. These limits shall also be furnished separately for Kharif and Rabi seasons as also crop-wise in the KCC.

(b) The farmers while withdrawing money on KCC, shall mention the crop-wise quantum of amount availed (on pay slip) in order that the bank shall note down crop-wise particulars vis-à-vis credit limit approved. The details given by the farmers at the time of withdrawal shall form the basis for coverage under NAIS.

(c) As the KCC provides for revolving credit, a farmer can withdraw and repay any number of times during the year. This revolving credit may therefore tempt a farmer to go for cyclical withdrawal and repayment during adverse crop season and thus insure his crop for a high sum insured. However, if a farmer is going for higher sum insured (beyond the value of T.Y.) as provided in the Scheme, then he will have to do so at the beginning of the season and the cut-off date will be the one applicable for non-loanee farmers.

(d) It is requested to submit separate Declarations for loanee farmers covered under KCC.

7. For loaning and acceptance of Declarations by AIC for loanee farmers.

For acceptance of proposals by Branches/PACs and receipt of Declarations by AIC will be as under:-

State: Goa

Rabi 2010-11 season

Crops Covered	LOANEE FARMERS		NON-LOANEE FARMERS		Cut-off date for submission of yield data to AIC
	Loaning period	Final cut-off date for receipt of Declarations by AIC	Cut-off date for receipt of proposals by Branches/PACs	Cut-off date for receipt of Declara- tions by AIC	
Paddy,	Oct-10	30th November, 2010	Within one month	Within one	31st July, 2011
Pulses	Nov-10	31st December, 2010	from date of	month from cut-	
&	Dec-10	31st January, 2011	planting of the	-off date	
Ground- nut	Jan-11	28th February, 2011	crop or 31st		
	Feb-11	31st March, 2011	December, 2010		
	Mar-11	30th April, 2011			
	Final	31st May, 2011			

8. That, the FI's shall extend additional loan above the scale of finance towards premium. The FI's shall submit consolidated crop insurance Declarations separately for each crop, and each notified area on monthly basis through the designated nodal offices as per the cut-off dates prescribed.

9. That, the FI's shall also receive individual proposals from non-loanee farmers seeking coverage, scrutinize the proposals, accept premium, consolidate the proposals and route them

through their designated nodal offices within their service area as per the cut-off dates prescribed. All non-loanee farmers seeking coverage shall operate a bank account with the bank branch.

10. That, separate Declaration format as per the prescribed proforma, are to be used for loanee and non-loanee farmers.

11. Loanees farmers seeking additional coverage over the loan amount shall be offered coverage subject to observing the cut-off dates as applicable to non-loanee farmers.

12. That, premium by the Nodal banks shall be remitted by way of a single demand draft/instrument for a particular lot of Declarations. However, separate instruments shall be drawn for loanee and non-loanee farmers.

13. That, guidelines in regard to crop loans, issued by RBI/NABARD shall be complied with by the FI's.

14. That, the Nodal banks shall ensure coverage of all crop loans and shall obtain full and accurate particulars from all the FI's within their jurisdiction. They must also ensure coverage of proposals received from all non-loanee farmers within their jurisdiction. The FI's shall only be liable/responsible for all omissions/commissions/errors committed by them.

15. That small and marginal farmers shall be provided 20% subsidy on premium rate to be shared by the State and Central Government on 15% by State Government and 5% by Government of India. For the purpose of subsidy to small and marginal farmers under the above-mentioned Insurance Scheme, the definition of the small and marginal farmers shall be the same as accepted by the Government for the Integrated Rural Development Programme. The additional State subsidy on premium is provided as per the approval of State Government vide U. O. No. 4678 dated 8-10-2002.

16. Correct premium rates shall be ascertained from the table given above and

premium computation (sum insured x premium rate) shall be done accurately. In respect of small and marginal farmers only net premium need to be remitted. Remission of excess premium shall not entitle for increase in sum insured/liability at a later date.

17. Declaration received after the prescribed cut-off dates shall be summarily rejected and the responsibility/liability for such proposals rests with the Nodal banks/FI's.

18. Indemnity Claims under NAIS will be settled on the basis of 16 Crop Cutting Experiments conducted at taluka level. The claims shall be settled solely on the basis of yield data furnished by the Directorate of Agriculture arrived at through Crop Cutting Experiments (CCE's) conducted by the State Government under GCES and not on any basis such as Paisewari, declaration of famine/drought/flood by any Government departments/agency. Also all insured farmers in the State of Goa will be eligible for assessment of loss for individual farmers case of localized calamities namely floods, cyclones, landslides and hailstorms on the basis of the evaluation and report of the Zonal Agricultural Officer and/or Agriculture Insurance Company. Farmers need to intimate the crop loss to AIC of India through Government/Banks within 48 hrs. from the occurrence of notified calamity.

19. The Director of Agriculture, Government of Goa, Tonca, Caranzalem, Goa shall monitor and co-ordinate the implementation of the Scheme with the help of the District Level Monitoring Committee. The said Committee shall assist the Implementing Agency i.e. AIC Delhi to assess extent of losses due to localized perils such as hailstorms, landslide, cyclone and flood. The Director of Agriculture, Government of Goa shall make arrangements to furnish the crop data to the Implementing Agency within the time schedule fixed.

By order and in the name of the Governor of Goa.

Satish S. P. Tendulkar, Director & ex officio Joint Secretary (Agriculture).

Tonca-Caranzalem, 24th November, 2010.

Department of Animal Husbandry

Directorate of Animal Husbandry & Veterinary Services

Notification

15-34-AH/2010-11

Government is pleased to decide the policy for Breeding of Cattle and Buffaloes of Goa in public interest, which will be implemented with immediate effect.

Breeding Policy for Cattle and Buffalo for the State of Goa

Introduction.— Goa is located on the West Coast 15°30'N latitude and 75.55'E longitude. The maximum temperature is 35°C and minimum is 18°C. The total average rainfall is 2600 mm. The soil is laterite and some areas in the coastal region have sandy soil. The State of Goa has two districts with 11 talukas. The human population at present is around 13 lakhs. Goa is an important tourist destination in the Indian sub-continent and on an average around 11.6 lakhs tourist visit the State.

Though mining and tourism contribute to the income of the State, the agriculture sector continues to play a major role in the Goan economy. Agriculture in Goa is backward as there is land fragmentation and traditional way of farming. Low returns from this sector is a major constraint for the future of development of agriculture in the State, but with the demand for milk and milk products etc., the Animal Husbandry is getting a boost.

Objectives of the breeding policy.— (1) To produce economically viable milch animals in large numbers.

(2) Conservation and improvement of local dairy animals.

(3) Genetic improvement of the cattle and buffalo population for increase in milk production.

(4) To increase milk production so as to achieve self-sufficiency in the State.

(5) To have a homogeneous breeding policy for Cattle & Buffaloes in the whole State of Goa.

BREEDING OF CATTLE AND BUFFALOES

Present Scenario.— There is no recognized breed of cattle in the State of Goa. Majority of the cattle population of this State is non-descript. The Government of Goa does not have any specific breeding policy for cattle and buffaloes. Artificial Insemination facilities are available to the farmers at their doorsteps free of cost.

The State of Goa requires about 3 lakhs litres of milk per day for its local population and visiting tourists, the dairy industry has got a good potential in this territory.

The bovine livestock population of Goa as per the 2007 Livestock Census is 1,06,663 out of which cattle population is 70,547 and buffaloes population is 36,116.

The breedable Cattle & Buffalo population is as under:

Cross breed cows	-	11153
Non-descript cows	-	22265
N. D. buffaloes	-	21800

The majority of the bovine population is non-descript, which is smaller in size, low yielding, having long inter-calving period and with irregular breeding habits. Thus these animals are uneconomical and most of the owners leave them stray on the roadside.

Presently, there are about 11153 crossbred cows, which are good yielder and regular breeders and contribute to a great extent. Cross breed cows purchased from neighbouring States are also not performing well under local conditions due to problems of adaptability. Considering the above facts and constraints the following breeding policy is suggested for achieving self sufficiency in milk production.

CROSS BREEDING

(a) *Non-descript animals.*— The non-cows are to be improved by using Sahiwal pure bred semen of the animals and by using pure bred Jersey semen for the other 50% of the animals. It is suggested that 50% indigenous cattle (female) will be bred with the semen from 100% proven Jersey bulls. Rest 50% indigenous cattle will be maintained through selective breeding. Jersey animals are small in size, need less care, less feed and fodder and are adaptable to local climate, in contrast to the Holstein Friesian animals which are larger in size and higher milk yielder.

(b) *Cross Bred Animals.*— The cross bred animals will be bred with semen having 50% exotic blood and 50% indigenous (preferably of Sahiwal breed) such that more than 50% exotic blood levels is maintained. 100% of the cross bred animals will be covered by Artificial Insemination. It will be preferred if the Jersey cross animals are bred with 50% Jersey and the Holstein animals with 50% Holstein semen.

(c) *Buffalo.*— Most of the buffaloes in Goa are non-descript. It is proposed to improve the buffaloes using 100% Murrah semen thus bringing their blood level to 50%.

**Government Livestock Farm,
Dhat-Mollem, Goa**

(1) *Buffaloes.*— The farm has mostly Murrah and Surti breed of Buffaloes. Selective breeding will be continued to maintain purity of the breed. The Buffaloes are to be bred with Murrah and Surti semen from approved semen banks.

(2) *Red Sindhi Breed.*— This is a rare pure Indian Breed and this Breed was existing during the erstwhile Portuguese regime. This breed is maintained by insemination with pure Red Sindhi semen. However, the low yielding cows will be bred with pure Jersey semen.

**Cattle Breeding Farm, Copardem,
Satari-Goa**

(1) *Gir breed.*— It was decided that the purity of the breed be maintained. The animals be bred with pure Gir Bull semen. Animals that are poor yielders may be crossed with 100% Jersey semen.

(2) *Sahiwal.*— This indigenous breed of cattle was recommended by the GOI and NDDB. It was decided that the purity of the Indian breed be maintained and only poor yielder be cross bred.

Implementation

(1) The Animal Husbandry Department and Dairy Union will select villages and work out a strategy so as to maintain the breeding policy in the villages and farms in Goa.

(2) Training of Dairy farmers will be conducted in different Animal Husbandry practices jointly by the Animal Husbandry Department, I.C.A.R. and Dairy Union.

(3) Proper record keeping will be enforced wherein breeding cards will be provided to all farmers by the Department.

(4) Training of the artificial inseminators is to be done by the Directorate of Animal Husbandry & Veterinary Services regularly.

After a period of two years a review committee may be appointed by the Government to access the progress of the implementation of breeding policy.

By order and in the name of the Governor of Goa.

Siddhivinayak S. Naik, Director & ex officio Joint Secretary.

Panaji, 26th November, 2010.